

New York City
September 3, 2019



FINANCIAL SERVICES

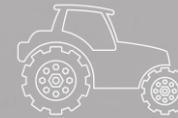
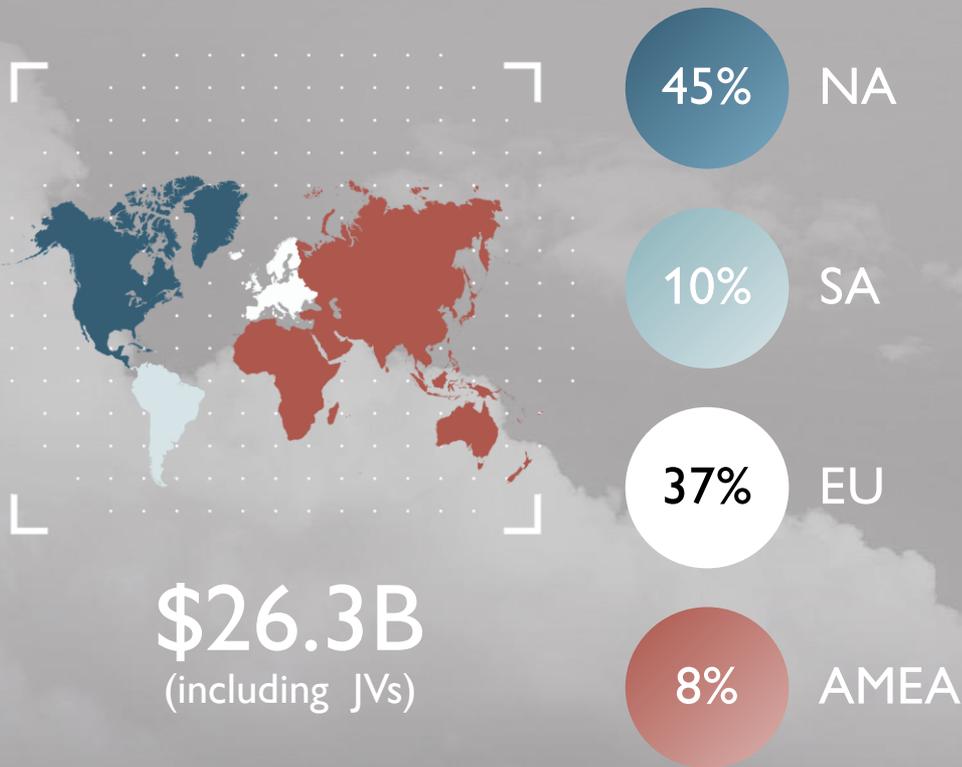
Oddone Incisa
President
Financial Services

CAPITAL MARKETS DAY 2019

FINANCIAL SERVICES TODAY

GLOBAL PORTFOLIO WITH STRONG PENETRATION ACROSS INDUSTRIAL SEGMENTS

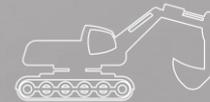
2018 PORTFOLIO BREAKDOWN (%)



AG

64%

Penetration* 44%



CE

11%

Penetration* 31%



CV

25%

Penetration* 27%

*On new units sold

OUR MISSION

**PROVIDING SUSTAINABLE
FINANCE SOLUTIONS FOR
OUR DEALERS AND CUSTOMERS
AROUND THE GLOBE**

FS STRATEGY

Supporting product sales by expanding into new geographies, financial offerings and services

Maintain flexible business model (own book and partnership)

INTEGRATED & DIGITALLY ENABLED OFFER



PRODUCT OFFERING

PROVIDING CUSTOMERS WITH A ONE-STOP SHOP THAT GOES BEYOND EQUIPMENT FINANCING



BUNDLED PRODUCTS OFFER MORE THAN EQUIPMENT FINANCING



SUSTAINABLE PAYMENT



INTEGRATED OFFER



EQUIPMENT TCO*



CUSTOMER PEACE OF MIND



CUSTOMER LOYALTY



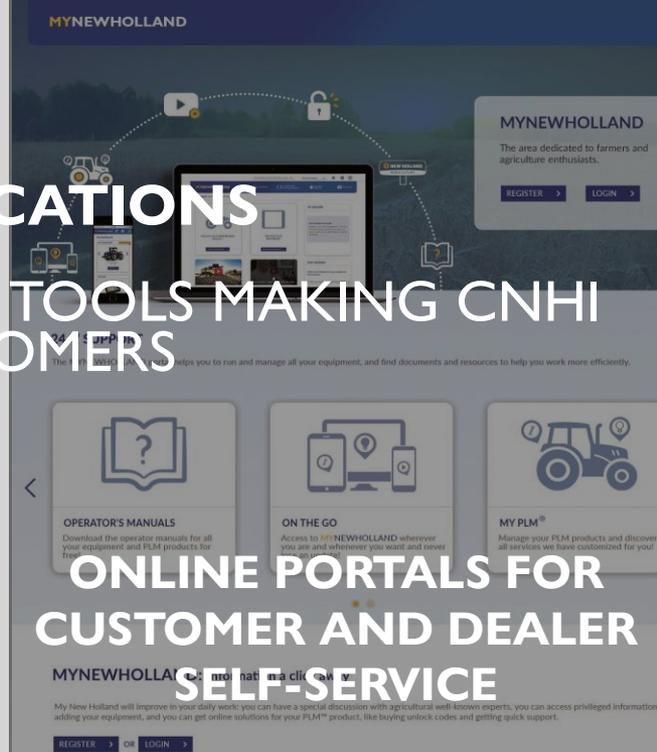
CUSTOMER CONQUEST

*Total Cost of Ownership

NEW DIGITAL APPLICATIONS

SEAMLESS AND FASTER TOOLS MAKING CNHI CLOSER TO OUR CUSTOMERS

APPS FOR QUOTES



ONLINE PORTALS FOR CUSTOMER AND DEALER SELF-SERVICE

CHATS FOR CUSTOMER SERVICE



APPS TO SUPPORT COLLECTIONS

APPS FOR DEALER SELF AUDIT

ONLINE TRAINING FOR DEALERS



MARKET EXPANSION

EXPAND COVERAGE TO REACH OVER 90% OF CNH INDUSTRIAL EQUIPMENT SALES



INDIA
2018



RUSSIA
2020



CHINA
2021



NEW
ZEALAND
2021

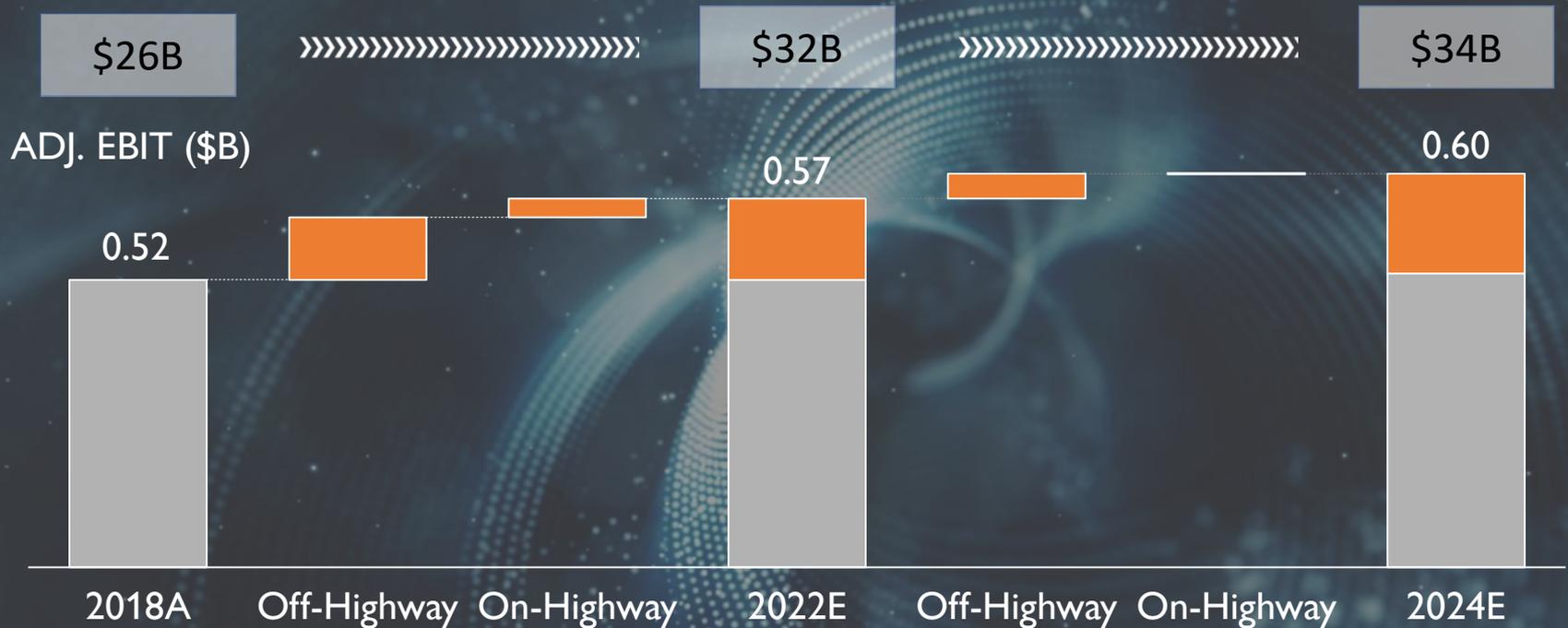
-  EXPANDING COVERAGE THROUGH A FULLY OWNED CAPTIVE, JV OR VENDOR PROGRAM
-  EXPANDING COVERAGE WITH CROSS BORDER FINANCING

OTHER COUNTRIES
2022 ONWARDS

TARGETS 2024

FINANCIAL SERVICES GROWTH IS DRIVEN BY BOTH ON- AND OFF-HIGHWAY SALES

PORTFOLIO* (\$B)



*Including JV

SAFE HARBOR STATEMENT AND DISCLOSURE

All statements other than statements of historical fact contained in the slides presented today including statements regarding our competitive strengths; business strategy; future financial position or operating results; budgets; projections with respect to revenue, income, earnings (or loss) per share, capital expenditures, dividends, capital structure or other financial items; costs; and plans and objectives of management regarding operations and products, are forward-looking statements. These statements may include terminology such as “may”, “will”, “expect”, “could”, “should”, “intend”, “estimate”, “anticipate”, “believe”, “outlook”, “continue”, “remain”, “on track”, “design”, “target”, “objective”, “goal”, “forecast”, “projection”, “prospects”, “plan”, or similar terminology. Forward-looking statements are not guarantees of future performance. Rather, they are based on current views and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside our control and are difficult to predict. If any of these risks and uncertainties materialize or other assumptions underlying any of the forward-looking statements prove to be incorrect, the actual results or developments may differ materially from any future results or developments expressed or implied by the forward-looking statements. Factors, risks and uncertainties that could cause actual results to differ materially from those contemplated by the forward-looking statements include, among others: the many interrelated factors that affect consumer confidence and worldwide demand for capital goods and capital goods-related products; general economic conditions in each of our markets; changes in government policies regarding banking, monetary and fiscal policy; legislation, particularly relating to capital goods-related issues such as agriculture, the environment, debt relief and subsidy program policies, trade and commerce and infrastructure development; government policies on international trade and investment, including sanctions, import quotas, capital controls and tariffs; actions of competitors in the various industries in which we compete; development and use of new technologies and technological difficulties; the interpretation of, or adoption of new, compliance requirements with respect to engine emissions, safety or other aspects of our products; production difficulties, including capacity and supply constraints and excess inventory levels; labor relations; interest rates and currency exchange rates; inflation and deflation; energy prices; prices for agricultural commodities; housing starts and other construction activity; our ability to obtain financing or to refinance existing debt; a decline in the price of used vehicles; the resolution of pending litigation and investigations on a wide range of topics, including dealer and supplier litigation, follow-on private litigation in various jurisdictions after the settlement of the EU antitrust investigation announced on July 19, 2016, intellectual property rights disputes, product warranty and defective product claims, and emissions and/or fuel economy regulatory and contractual issues; our pension plans and other post-employment obligations; political and civil unrest; volatility and deterioration of capital and financial markets, including possible effects of “Brexit”, terror attacks in Europe and elsewhere, our ability to achieve the targets set out in the financials plan announced in September 3, 2019 Capital Markets Day; our ability to successfully implement the planned demerger of the On-Highway; the ability of the respective management teams of the Off-Highway and On-Highway to successfully operate the separated business and achieve their individual growth plans, and other similar risks and uncertainties and our success in managing the risks involved in the foregoing. Further information concerning factors, risks, and uncertainties that could materially affect the Company’s financial results is included in our annual report on Form 20-F for the year ended December 31, 2018, prepared in accordance with U.S. GAAP and in the Company’s EU Annual Report at December 31, 2018, prepared in accordance with EU-IFRS. Investors should refer to and consider the incorporated information on risks, factors, and uncertainties in addition to the information presented here. Investors should consider non-GAAP financial measures in addition to, and not as a substitute for, financial measures prepared in accordance with U.S. GAAP. Reconciliations of non-GAAP measures to the most directly comparable GAAP measure are presented in our earning releases, which are available in EDGAR on the SEC’s website at www.sec.gov and on our website at www.cnhindustrial.com.

Forward-looking statements are based upon assumptions relating to the factors described in this presentation, which are sometimes based upon estimates and data received from third parties. Such estimates and data are often revised. Our actual results could differ materially from those anticipated in such forward-looking statements. Forward-looking statements speak only as of the date on which such statements are made, and we undertake no obligation to update or revise publicly our forward-looking statements. Further information concerning CNH Industrial and its businesses, including factors that potentially could materially affect CNH Industrial’s financial results, is included in CNH Industrial’s reports and filings with the U.S. Securities and Exchange Commission (“SEC”), the Autoriteit Financiële Markten (“AFM”) and Commissione Nazionale per le Società e la Borsa (“CONSOB”).

All oral forward-looking statements by CNH Industrial or persons acting on the behalf of CNH Industrial that will be made today in the Q&A sessions are expressly qualified in their entirety by the cautionary statements contained herein or referred to above.